



Debtor RAYMOND T BATTY, JR  
WANDA JUNE BATTY

Case number

2.5 The total amount of estimated payments to the trustee provided for in §§ 2.1 and 2.4 is \$143,755.20.

**Part 3: Treatment of Secured Claims**

**3.1 Maintenance of payments and cure of default, if any.**

Check one.



The debtor(s) will maintain the current contractual installment payments on the secured claims listed below, with any changes required by the applicable contract. These payments will be disbursed either by the trustee or directly by the debtor, as specified below. Any existing arrearage on a listed claim will be paid in full through disbursements by the trustee, with interest, if any, at the rate stated. Unless otherwise ordered by the court, the amounts listed on a proof of claim or modification of a proof of claim filed before the filing deadline under Bankruptcy Rule 3002(c) control over any contrary amounts listed below as to the current installment payment and arrearage. If relief from the automatic stay is ordered as to any item of collateral listed in this paragraph, then, unless otherwise ordered by the court, all payments under this paragraph as to that collateral will cease and all secured claims based on that collateral will no longer be treated by the plan. The final column includes only payments disbursed by the trustee rather than by the debtor.

| Name of Creditor   | Collateral   | Current installment payment (including escrow) | Amount of arrearage, if any | Interest rate on arrearage (if applicable) | Monthly plan payment on arrearage | Estimated total payments by trustee |
|--|--|--|-----------------------------|--|-----------------------------------|-------------------------------------|
| UP/REGIONS   | Location: 6330 SAUNDERSVILLE RD, Mount Juliet TN 37122 | \$1,065.33                                     | \$2,500.00                  | 0.00%e                                     | n/a-paid as a Class 5 Creditor    | \$66,419.80                         |
| Disbursed by:<br><input checked="" type="checkbox"/> Trustee<br><input type="checkbox"/> Debtor(s) |  |  |                             |  |                                   |                                     |

Insert additional claims as needed.

**3.2 Request for valuation of security and claim modification. Check one.**

**The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.**



The debtor(s) request that the court determine the value of the secured claims listed below. For each non-governmental secured claim listed below, the debtor(s) state that the value of the secured claim should be as set out in the column headed Amount of secured claim. For secured claims of governmental units, unless otherwise ordered by the court, the value of a secured claim listed in a proof of claim filed in accordance with the Bankruptcy Rules controls over any contrary amount listed below. For each listed claim, the value of the secured claim will be paid in full with interest at the rate stated below.

The portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5 of this plan. If the amount of a creditor's secured claim is listed below as having no value, the creditor's allowed claim will be treated in its entirety as an unsecured claim under Part 5 of this plan. Unless otherwise ordered by the court, the amount of the creditor's total claim listed on the proof of claim controls over any contrary amounts listed in this paragraph.

The holder of any claim listed below as having value in the column headed Amount of secured claim will retain the lien until the earlier of:

(a) payment of the underlying debt determined under nonbankruptcy law, or

(b) discharge under 11 U.S.C. § 1328, at which time the lien will terminate and be released by the creditor. See Bankruptcy Rule 3015.

| Name of creditor | Estimated amount of creditor's total claim | Collateral                                       | Value of collateral | Amount of claims senior to creditor's claim | Amount of secured claim | Interest rate | Monthly payment to creditor | Estimated total of monthly payments |
|------------------|--|--|---------------------|---|-------------------------|---------------|-----------------------------|-------------------------------------|
| BEST BUY         | \$6,030.00                                 | ELECTRONICS                                      | \$900.00            | \$0.00                                      | \$900.00                | 3.25%         | \$16.27                     | \$976.20                            |
|                  |  | 2006 GMC ENVOY W/ 148k MILES-SON DRIVES THIS CAR |                     |   |                         |               |                             |                                     |
| GMAC             | \$5,016.85                                 |  | \$5,100.00          | \$0.00                                      | \$5,016.85              | 3.25%         | \$90.70                     | \$5,442.00                          |

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| Name of creditor | Estimated amount of creditor's total claim | Collateral   | Value of collateral | Amount of claims senior to creditor's claim | Amount of secured claim | Interest rate | Monthly payment to creditor | Estimated total of monthly payments |
|------------------|--|--|---------------------|---|-------------------------|---------------|-----------------------------|-------------------------------------|
|                  |  | Location:<br>6330<br>SAUNDERSVILL<br>E RD, Mount<br>Juliet TN<br>37122 | \$151,900.<br>00    | \$125,511.<br>21                            | \$5,000<br>.00          | 3.2<br>5%     | \$90.40                     | \$5,424.00                          |
| SUNTRUST         | \$5,000.0<br>0                             | 2006 Honda<br>CR-V LX<br>Sport<br>Utility 4D<br>W/ 126k<br>miles       | \$5,000.00          | \$0.00                                      | \$1,000<br>.00          | 3.2<br>5%     | \$84.81                     | \$1,017.71                          |
| TITLE<br>MAX     | \$1,000.0<br>0                             |  |                     |   |                         |               |                             |                                     |

Insert additional claims as needed.

### 3.3 Secured claims excluded from 11 U.S.C. § 506.

#### Part 4: Treatment of Fees and Priority Claims

##### 4.1 General

Trustee's fees and all allowed priority claims other than those treated in § 4.6 will be paid in full without interest.

##### 4.2 Trustee's fees

Trustee's fees are estimated to be 5.00% of plan payments; and during the plan term, they are estimated to total \$7,188.00.

##### 4.3 Attorney's fees

The balance of the fees owed to the attorney for the debtor(s) is estimated to be \$3,500.00-TO BE PAID AS A CLASS 4 CREDITOR.

##### 4.4 Priority claims other than attorney's fees and those treated in § 4.5.

Check one.



The debtor estimates that the total amount of other priority claims to be \$32,567.00-TAXES OWED TO TN DEPT OF REVENUE-TO BE PAID AS A CLASS 6 CREDITOR.

##### 4.5 Domestic support obligations assigned or owed to a governmental unit and paid less than full amount.

#### Part 5: Treatment of Nonpriority Unsecured Claims

##### 5.1 Nonpriority unsecured claims not separately classified.

Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata. If more than one option is checked, the option providing the largest payment will be effective. Check all that apply.



The sum of \$ 20,910.54



20.00 % of the total amount of these claims.



The funds remaining after disbursements have been made to all other creditors provided for in this plan.

If the estate of the debtor(s) were liquidated under chapter 7, nonpriority unsecured claims would be paid approximately \$ 0.00 .  
Regardless of the options checked above, payments on allowed nonpriority unsecured claims will be made in at least this amount.

#### Part 6: Executory Contracts and Unexpired Leases

##### 6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and

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**unexpired leases are rejected.** Check one.

| NAME OF CREDITOR | DESCRIPTION OF CONTRACT | TREATMENT     | CURRENT INSTALLMENT PAYMENT | AMOUNT OF ARREARAGE | ESTIMATED TOTAL PAYMENTS BY TRUSTEE |
|------------------|-------------------------|---------------|-----------------------------|---------------------|-------------------------------------|
| VERIZON          | CELL PHONE              | EVERY 2 YEARS | \$240                       | \$0                 | \$0                                 |

**Part 7: Order of Distribution of Trustee Payments**

**7.1 The trustee will make the monthly payments required in Parts 3 through 6 in the following order, with payments other than those listed to be made in the order determined by the trustee:**

Class 1: Filing fees  
Class 2: Notice Fees  
Class 3: Secured claims and mortgages with fixed monthly payments  
Class 4: Attorney Fees  
Class 5: Arrearages cured through the plan  
Class 6: Other priority claims without a specific monthly payment  
Class 7: General unsecured claims  
Class 8: Claims allowed pursuant to § 1305

**Part 8: Vesting of Property of the Estate**

**8.1 Property of the estate will vest in the debtor(s) upon**

Check the applicable box:

☐  
☒  
☐

plan confirmation.  
entry of discharge.  
other: \_\_\_\_\_

**Part 9: Nonstandard Plan Provisions**

*Under Bankruptcy Rule 3015(c), nonstandard provisions are required to be set forth below.*

**These plan provisions will be effective only if the applicable box in Part 1 of this plan is checked.**

9.1 Post-Petition Claims. Claims, allowed pursuant to 11 U.S.C. § 1305, shall be paid in full but subordinated to the payment of unsecured claims.

9.2 Adequate Protection Payments. Prior to confirmation, the trustee shall pay the secured claims listed below adequate protection payments provided a proof of claim has been filed. Adequate protection payments shall be disbursed by the Trustee in the customary disbursement cycle beginning the month after the petition is filed.

9.3 Provisions Relating to Claims Secured by Real Property Treated Pursuant to § 1322(b)(5). Confirmation of this Plan shall impose upon any claimholder holding as collateral, the debtor's residence, the obligation to:

i. Apply the payments received from the Trustee on pre-confirmation arrearages only to such arrearages. For purposes of this Plan, the "preconfirmation" arrears shall include all sums included in the allowed proof of claim plus any postpetition pre-confirmation payments due under the underlying mortgage obligation not specified in the allowed proof of claim. Monthly ongoing mortgage payments shall be paid by the trustee commencing with the later of the month of confirmation or the month in which a proof of claim itemizing the arrears is filed by such claimholder.

ii. Treat the mortgage obligation as current at confirmation such that future payments, if made pursuant to the plan, shall not be subject to late fees, penalties or other charges.

9.4 Post petition adjustment of payments and fees: If the holder of a claim files a Notice of Mortgage Payment Change under Rule 3002.1, Fed. R. Bankr. P., the Trustee may adjust the postpetition regular payment and payments into the plan in accordance with the creditor's notice upon filing a notice of payment adjustment and delivering a copy to the debtor, the debtor's attorney, the creditor, and the U.S. Trustee. The Trustee is authorized to pay any postpetition fees, expenses, and charges, notice of which is properly filed pursuant to Rule 3002.1, Fed. R.

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9.6 Notice: Absent timely objection, this plan and any included motions may be approved without further notice or hearing at the conclusion of the meeting of creditors. To be timely, objections to the plan or motions shall be filed at least 7 calendar days before the date set for the hearing on confirmation. Timely filed objections will be held at the confirmation hearing as listed on the Notice of Meeting of Creditors and Deadlines.

CERTIFICATE OF SERVICE (LBR 3015-1)

BEST BUY  
C/O CT CORP SYSTEM  
100 S 5TH STR #1075  
MINNEAPOLIS MN 55402  
(FIRST CLASS U.S. MAIL)

SUNTRUST BANK  
ATTN: OFFICER  
303 PEACHTREET STREET NE  
ATLANTA GA 30308  
(CERTIFIED U.S. MAIL)

TITLEMAX  
C/O CT CORP SYSTEMS  
STE 2021 800 S GAY ST.  
KNOXVILLE TN 37929  
(FIRST CLASS U.S. MAIL)

ALLY FINANCIAL (GMAC)  
100 S 5TH STR #1075  
MINNEAPOLIS MN 55402  
(FIRST CLASS U.S. MAIL)

## Part 10: Signatures:

X /S/ DAVID F CANNON  
David F. Cannon

Date 2/19/2015

**Signature of Attorney for Debtor(s)**

X  
RAYMOND T BATTY, JR

Date \_\_\_\_\_

X  
WANDA JUNE BATTY

Date \_\_\_\_\_

**Signature(s) of Debtor(s) (required if not represented by an attorney; otherwise optional)**

**Exhibit: Total Amount of Estimated Trustee Payments**

The trustee will make the following estimated payments on allowed claims in the order set forth in Section 7.1:

|   |   |              |
|---|---|--------------|
| a.                                      | <b>Maintenance and cure payments on secured claims</b> (Part 3, Section 3.1 total):               | \$66,419.80  |
| b.                                      | <b>Modified secured claims</b> (Part 3, Section 3.2 total):                                       | \$12,859.91  |
| c.                                      | <b>Secured claims excluded from 11 U.S.C. § 506</b> (Part 3, Section 3.3 total):                  | \$0.00       |
| d.                                      | <b>Judicial liens or security interests partially avoided</b> (Part 3, Section 3.4 total):        | \$0.00       |
| e.                                      | <b>Fees and priority claims</b> (Part 4 total):   | \$43,254.95  |
| f.                                      | <b>Nonpriority unsecured claims</b> (Part 5, Section 5.1 total):                                  | \$20,910.54  |
| g.                                      | <b>Interest on allowed unsecured claims</b> (Part 5, Section 5.2 total)                           | \$0.00       |
| h.                                      | <b>Maintenance and cure payments on unsecured claims</b> (Part 5, Section 5.3 total)              | \$0.00       |
| i.                                      | <b>Separately classified unsecured claims</b> (Part 5, Section 5.4 total)                         | \$0.00       |
| j.                                      | <b>Trustee payments on executory contracts and unexpired leases</b> (Part 6, Section 6.1 total) + | \$0.00       |
| <b>Total of lines a through j</b> ..... |   | \$143,445.20 |